

Cardholder Fees

To the extent permitted by applicable laws, the following fees will apply to your Card:

• Card Issuance Fee	\$6.95
• Registration (PIN or Reload)	Free
• Telephone Inquiries (Operator Assisted) *may be waived if reporting a lost/stolen card, Improper Account Access or technical Issues	\$2.50/call*
• Telephone Inquiries (VRU)	Free
• Balance Inquiry/Transaction History (VRU or Internet)	Free
• Transaction history via US Mail	\$2.95
• ATM Transaction <ul style="list-style-type: none"> ○ Withdrawal ○ Balance Inquiry ○ Decline 	\$1.50 \$1.00 \$1.50
• POS Transactions (PIN)	\$0.25
• POS Transaction (signature)	Free
• Reload Fee at Retailer <ul style="list-style-type: none"> ○ \$2.00 plus any fee designated by retailer 	Variable
• Reload Fee at Western Union	\$3.95
• Reload Fee on Internet (if available) <ul style="list-style-type: none"> ○ \$1.00 plus the fee associated with the payment type selected as specified on the website 	See website
• Visa Bank Branch Withdrawal	\$5.00
• Balance Refund Check	\$7.95
• Replacement Card	\$9.95
• Expedited Shipping	\$13.00
• Account Research	\$10.00/hr
<p>Monthly Maintenance Fee: Subject to applicable law, if your Card has had no activity for six consecutive months, beginning the 7th month after the date of last activity on the Card, a monthly maintenance fee of \$2.00 will be assessed to your Card. This fee will be assessed to your Card each month until activity resumes, provided there are funds remaining on your Card.</p> <p>Subject to applicable law, if you register your Card to upgrade it to a Reloadable Card, the monthly fee will be deducted from your Reloadable Card each month as long as there are funds remaining on your Card, regardless of activity.</p>	
<p>The above fees do not include any fees that may be separately charged by an owner or operator of an ATM or POS terminal used in connection with the transaction, and/or any network, excluding any Visa branded network, used in connection with a value load transaction.</p>	